

Information to identify the case:

Debtor 1	Elsie Obadiaru	Social Security number or ITIN	xxx-xx-4526
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-12434-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elsie Obadiaru
fka Elsie N. Obadiaru, fka Elsie Olejeme

6/25/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elsie Obadiaru
Debtor

Case No. 21-12434-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jun 25, 2021

Form ID: 318

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db	+ Elsie Obadiaru, 30 Redwick Way, South River, NJ 08882-2611
519206068	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519147908	+ Equifax, POB 740241, Atlanta, GA 30374-0241
519147909	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519233173	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519147914	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519147915	+ Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
519228405	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519147918	+ Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
519147919	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519147920	+ Svo Portfolio Services, Attn: Loan Servicing Administration, 9002 San March Court, Orlando, FL 32819-8600
519147913	+ labCorp, Esoterix Genetic Laboratory, P.O.Box 2240, Burlington, NC 27216-2240
519147923	+ university radiology, 264 Amboy Avenue, Metuchen, NJ 08840-2441

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 25 2021 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 25 2021 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519147902	+ EDI: AMEREXPR.COM	Jun 26 2021 00:33:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519225082	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2021 20:49:16	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519147903	EDI: BANKAMER.COM	Jun 26 2021 00:33:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
519147905	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jun 25 2021 20:44:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519147906	+ EDI: CITICORP.COM	Jun 26 2021 00:33:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519218589	EDI: CITICORP.COM	Jun 26 2021 00:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519147907	EDI: CITICORP.COM	Jun 26 2021 00:33:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH

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519221221	EDI: Q3G.COM		45040
		Jun 26 2021 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519147910	+ EDI: FSAE.COM		
		Jun 26 2021 00:33:00	First Source Advantage, LLC, Po Box 628, Buffalo, NY 14240-0628
519147911	+ Email/Text: bankruptcy@huntington.com		
		Jun 25 2021 20:44:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
519147912	+ EDI: IRS.COM		
		Jun 26 2021 00:33:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519147904	EDI: JPMORGANCHASE		
		Jun 26 2021 00:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519147916	+ Email/Text: bankruptcy@prosper.com		
		Jun 25 2021 20:44:47	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519147917	+ Email/Text: rwjebn@rwjbh.org		
		Jun 25 2021 20:45:00	Robert Wood Johnson Hospital, PO Box 15448, Newark, NJ 07192-5448
519188105	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Jun 25 2021 20:49:06	Secretary of Housing and Urban Development, 451 7th Street S.W, Washington DC 20410-0002
519149863	+ EDI: RMSC.COM		
		Jun 26 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519147921	+ EDI: RMSC.COM		
		Jun 26 2021 00:33:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519147922	Email/Text: DASPUBREC@transunion.com		
		Jun 25 2021 20:43:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519147924	+ EDI: WFFC.COM		
		Jun 26 2021 00:33:00	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
519206942	+ EDI: WFFC.COM		
		Jun 26 2021 00:33:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com
Andrea Dobin	on behalf of Trustee Andrea Dobin adobin@msbnj.com
Brian C. Nicholas	on behalf of Creditor The Huntington National Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Huntington National Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph R Zapata, Jr	on behalf of Trustee Andrea Dobin jzapata@msbnj.com
Michelle Labayen	on behalf of Debtor Elsie Obadiaru michelle@labayenlaw.com silvia@labayenlaw.com;priscilla@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7